COMMUNITY FIRST BANCSHARES, INC.

Loans \$1,022 \$1,000 -2 Construction & development \$73 \$40 -44 Closed-end 1-4 family residential \$231 \$232 0 Home equity \$45 \$45 0 Credit card \$0 \$0 \$0 Other consumer \$123 \$115 -6 Commercial & Industrial \$105 \$109 3 Commercial real estate \$372 \$383 3 Unused commitments \$148 \$124 -16 Securitization outstanding principal \$0 \$0 Mortgage-backed securities (GSE and private issue) \$185 \$293 \$5 Asset-backed securities \$0 \$0 \$0 Other securities \$89 \$83 -6 Cash & balances due \$29 \$26 -10 Residential mortgage originations \$38 \$40 \$5 Closed-end mortgage originated for sale (quarter) \$38 \$43 \$12 Open-end HELOC originations sold (quarter) <t< th=""><th colspan="7">COMMUNITY FIRST BANCSHARES, INC.</th></t<>	COMMUNITY FIRST BANCSHARES, INC.						
Secretary Secr							
Section	Selected balance and off-balance sheet items						
1,1000 1,1000	Assets	-		-		5.3%	
Section of a development Section Sectio						-2.2%	
September Sep	Construction & development				\$40	-44.6%	
Souther consumer	Closed-end 1-4 family residential		\$231		\$232	0.5%	
Sizia Sizi	Home equity		\$45		\$45	0.7%	
Connected an Ambatrian	Credit card Credit card		\$0		\$0		
Same	Other consumer		\$123		\$115	-6.8%	
Usuard commitments	Commercial & Industrial					3.7%	
Securities (Cast and private issue)	Commercial real estate		\$372		\$383	3.0%	
Securities (Cast and private issue) 50 50	Unused commitments		\$148		\$124	-16.0%	
SARSE SARS						10.070	
Sacet Securities						57.9%	
Sept							
Cosed-end mortgage originations S38 S40 5	Other securities						
Cased-end mortage originated for sole (quarter) 538 540 55	Cash & balances due		\$29		\$26		
Cased-and mortage originated for sale (quarter) 538 540 55	Residential mortgage originations						
Some and HELDC originated for sole (quarter) Sol Sol			\$38		\$40		
Cosed-end mortgage originations sold (quarter) S38 S43 12							
Commend MELOC originations sold (quarter) So So							
Deposits S1,187 S1,279 77 77 75 75 551 -31 -31 -31 -32							
Deposits S1,187 S1,279 77 Total other borrowings S1,187 S51,279 77 Total other borrowings S54 S51 -31 -31 -325 -	D. L. West, and D. We		44.000		** ***	5.3%	
Total other borrowings							
Filt B advances	*						
Equity capital at quarter end \$132 \$139 \$5 Stock sales and transactions with parent holding company (cumulative through calendar year) \$39 \$50 Performance Ratios Tier 1 leverage ratio \$8.7% \$9.0% \$12.9%							
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Stock sales and transactions with parent holding company (cumulative through calendar year) \$39							
Performance Ratios S.7% 9.0%							
Tier 1 leverage ratio	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$39		\$0		
Tier 1 risk based capital ratio 12.0% 12.9% Total risk based capital ratio 13.3% 14.2% Return on equity¹ 1.0.1.% 6.1% Return on assets¹ 1.0.9% 1.0% 1.	Performance Ratios						
Total risk based capital ratio 13.3% 14.2%	Tier 1 leverage ratio		8.7%		9.0%		
Return on equity¹	Tier 1 risk based capital ratio		12.0%		12.9%		
Return on assets -0.9% -0.6%			13.3%		14.2%		
Net interest margin							
Coverage ratio {{ALLL+Alloc transfer risk}/Noncurrent loans}}							
Loss provision to net charge-offs (qtr) 219.5% 84.4% Net charge-offs to average loans and leases							
Net charge-offs to average loans and leases¹ 1.9% 1.1% **Quarterly, annualized.** Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 **Construction & development 14.8% 7.1% 0.0% 0.0% **Closed-end 1-4 family residential 3.2% 2.2% 0.2% 0.3% **Home equity 0.3% 0.4% 0.0% 0.0% **Credit card 0.0% 0.0% 0.0% 0.0% **Other consumer 0.7% 0.7% 0.7% 0.5% **Commercial & Industrial 2.0% 0.3% 1.6% 0.5%							
Noncurrent Loans Gross Charge-Offs							
Noncurrent Loans Gross Charge-Offs			1.9%		1.1%		
Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 Construction & development 14.8% 7.1% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 2.2% 0.2% 0.3% Home equity 0.3% 0.4% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.7% 0.7% 0.7% 0.5% Commercial & Industrial 2.0% 0.3% 1.6% 0.5%	⁴ Quarterly, annualized.						
Construction & development 14.8% 7.1% 0.0% 0.0% Closed-end 1-4 family residential 3.2% 2.2% 0.2% 0.3% Home equity 0.3% 0.4% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.7% 0.7% 0.7% 0.5% Commercial & Industrial 2.0% 0.3% 1.6% 0.5%		Noncurre	nt Loans	Gross Charge-Offs			
Closed-end 1-4 family residential 3.2% 2.2% 0.2% 0.3% Home equity 0.3% 0.4% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.7% 0.7% 0.7% 0.5% Commercial & Industrial 2.0% 0.3% 1.6% 0.5%	Asset Quality (% of Total Loan Type)	2009	2010	2009	2010		
Home equity 0.3% 0.4% 0.0% 0.0% Credit card 0.0% 0.0% 0.0% 0.0% Other consumer 0.7% 0.7% 0.7% 0.5% Commercial & Industrial 2.0% 0.3% 1.6% 0.5%	Construction & development	14.8%	7.1%		0.0%		
Credit card 0.0% 0.0% 0.0% Other consumer 0.7% 0.7% 0.7% Commercial & Industrial 2.0% 0.3% 1.6% 0.5%	• •					-	
Other consumer 0.7% 0.7% 0.7% 0.5% Commercial & Industrial 2.0% 0.3% 1.6% 0.5%							
Commercial & Industrial 2.0% 0.3% 1.6% 0.5%							
Commercial real estate 1.0% 0.6% 0.3%						-	
Total loans 2.5% 1.2% 0.5% 0.3%							